



**SMALL AND MID-SIZE ENTERPRISE  
DIRECTORATE**  
**BOI/Delta State Healthcare Fund  
PRODUCT OVERVIEW**

## Confidentiality Note

Lorem Ipsum is simply dummy text of the printing and typesetting industry. Lorem Ipsum has been the industry's standard dummy text ever since the 1500s, when an unknown printer took a galley of type and scrambled it to make a type specimen book. It has survived not only five centuries, but also the leap into electronic typesetting, remaining essentially unchanged. It was popularised in the 1960s with the release of Letraset sheets containing Lorem Ipsum passages, and more recently with desktop publishing software like Aldus PageMaker including versions of Lorem Ipsum.

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## BOI/Delta State Healthcare Fund

<b>Product Description</b>	<p>This objective of this Programme is improve the access to affordable, quality healthcare for Deltans especially those in rural communities.</p>
<b>Eligibility Criteria</b>	<ul style="list-style-type: none"> <li>● Established private healthcare providers pre-selected by the Delta State Ministry of Health to take over and upgrade identified Primary Healthcare Centres in a Public-Private-Partnership (PPP) arrangement and have capacity to meet agreed debt service and documentation requirements for the tiered Limits.</li> <li>● Government-owned Public Health Institutions to set-up and provide quality primary healthcare at affordable cost to the local people.</li> </ul>
<b>Target Group</b>	<p>Established private healthcare providers pre-selected by the Delta State Ministry of Health.</p>
<b>Loan Features</b>	
<b>Single Obligor Limit</b>	<p>₦40million</p>
<b>Pricing</b>	<ul style="list-style-type: none"> <li>● <b>Interest Rate:</b> 10.5% p.a.</li> <li>● <b>Processing Fee:</b> 1% one-off</li> <li>● <b>Commitment Fee:</b> Nil</li> <li>● <b>Legal fee:</b> <ul style="list-style-type: none"> <li>○ <b>Statutory Fees:</b> Payable to Government Agencies (Stamp Duties, Registration Fees, CAC Filing fees, etc.) - These fees are dependent on the security arrangement, loan value and location of security.</li> <li>○ <b>Professional legal fees:</b> Dependent on loan value.</li> </ul> </li> </ul>

Tenor	3-5 years
Moratorium	6 – 12 months
Security	<ul style="list-style-type: none"> <li>● Asset debenture over the equipment financed / Lien on item financed / Charge over movable collateral duly registered with the Collateral Registry.</li> <li>● Irrevocable Personal Guarantee of the Chief Promoter of the company (For Limited Liability Companies).</li> <li>● Two (2) external guarantors acceptable to BOI.</li> <li>● Asset insurance stating BOI as the first loss payee.</li> <li>● Indemnity from the Delta State Contributory Health Commission (DSCHC).</li> </ul>
Initial Documentation Required	Please follow this link to see the BOI Loan Documentation Checklist

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